Allianz

QUICK GUIDE

Renewable Energy

Our renewable energy proposition offers insurance for commercial operators of solar, wind, hydro, battery energy storage systems (BESS), biomass, anaerobic digestion and short term operational reserve installations (STOR), both during construction and whilst operational.

We provide Construction All Risks (CAR) and Operational All Risks (OAR) cover alongside a number of optional covers. For OAR, we're able to combine multiple technologies under one policy.

Appetite

Our renewable products are targeted at operators of:

- **Anaerobic digestion** - commercial anaerobic digestion installations producing gas for grid injection or combined heat and power (CHP) generation, with a site age of 10 years or less.
- **BESS** - grid-connected energy storage installations designed to store and release electrical energy, supporting renewable generation and energy management.
- **Biomass** - commercial biomass power installations fuelled by wood products, with a boiler age of 10 years or less.
- **Hydro** - run-of-river hydro power installations only, with a power production (total capacity per unit) of between 500 kilowatts and 10 megawatts.
- **Solar** - ground-mounted solar photovoltaic installations.
- **STOR** - commercial installations, with a power production (total capacity per unit) of one megawatt or above.
- **Wind** - onshore wind installations only, with a power production (total capacity per unit) of one megawatt or above.

Cover includes

CAR - cover that may be selected:

- **Contract works** - up to the contract value or limit of liability stated in the schedule:
  - professional fees
  - breakdown or explosion
  - offsite storage
  - debris removal and protection.
- **Owned plant and machinery:**
  - damage to security devices
  - loss of keys.
- **Hired in plant**
- **Contractors JCT 6.5.1**
- **Terrorism**
- **Delay in start-up**
- **Public liability** - up to £5m.

For Intermediary Use

This document should be used for intermediary reference only, as it does not detail the conditions, limitations or exclusions of the cover. Please see the policy wording for further details.

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OAR - cover provided as standard:

- **Alterations, additions and improvements** - up to £1m per period of insurance (£250,000 at any one premises).
- **Removal of debris** - up to £50,000.
- **Professional fees** - up to £50,000.
- **Temporary removal** - up to £100,000.
- **Fire extinguishing** - up to £10,000.
- **Maintaining machinery guarantees** - up to £25,000.
- **Additional costs for repairs** - up to £25,000.

Operational All Risks - optional cover that may be selected:

- **Terrorism**
- **Business interruption**
- **Public and products liability** - up to £5m.
- **Employers liability** - up to £10m.
- **Commercial legal expenses** - provides up to £100,000 for any one event.
- **Directors & Officers**

Claims service

Our fast, fair and flexible claims service, delivered by experts provides:

- **Dedicated engineering claims handlers** - support from our experienced and expert engineering team.
- **Claims proposition managers** - access to a dedicated claims expert for customers with more complex claims requirements.

For details on how to make a claim, please refer to the policy overview or wording.

Additional Services

Our additional services can help customers to run their businesses safely and more efficiently.

- **Allianz Engineering Inspection Services** - we offer a range of plant and machinery inspection services in line with regulatory requirements. Our engineer surveyors have the expertise to carry out statutory inspections throughout the UK. Visit: allianz.co.uk/engineering-services.
- **Allianz Engineering Compliance Services** - for machinery not subject to regulatory inspections, we can provide specialist one off inspections, advice and bespoke consultation for a range of renewable technologies.

  Services relevant for the renewable sector include:

  – electrical testing
  – thermal imaging
  – drone inspections
  – structural and civil consultancy
  – non-destructive testing
  – technical auditing
  – full condition surveys.

  Visit: allianzengineering.co.uk/engineering-services.
- **Insurance risk surveys** - our renewable power loss control engineers provide insurance and liability risk surveys.

Your customers may also be interested in:

- **Business risk support** - we provide access to a range of risk management products and services through trusted suppliers, enabling our customers to benefit from solutions that support risk control and business continuity at preferential, negotiated rates. Visit: allianz.co.uk/businessrisk-support.
- **Exclusive third party supplier discounts** - access to a range of risk management products and services through trusted suppliers, enabling our customers to benefit from solutions that support risk control and business continuity at preferential, negotiated rates. Visit: allianz.co.uk/risk-management.

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Allianz Engineering Inspection Services Ltd is registered in England and Wales with company number 5441840. Registered address: 15 Bishopsgate, London, EC2N 3AR.
Allianz Engineering is a trading name used by Allianz Engineering Inspection Services Ltd.